

Information to identify the case:

Debtor 1	<u>Freddie Blanquera</u>	Social Security number or ITIN	xxx-xx-6615
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Maria Carmen P Blanquera</u>	Social Security number or ITIN	xxx-xx-1767
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-18502-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Freddie Blanquera

Maria Carmen P Blanquera
aka Maria Carmen Pascual, aka Maria Carmen
Miralles, aka Carmen Blanquera

7/5/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Freddie Blanquera
Maria Carmen P Blanquera
Debtors

Case No. 17-18502-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 05, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Freddie Blanquera, Maria Carmen P Blanquera, 277 Gates Avenue, Jersey City, NJ 07305-1726
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
519446639	Citibank, N.A, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
519446640	+ Citibank, N.A, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826, Citibank, N.A Bankruptcy Department 29603-0826
516789722	+ Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398
516789726	PNC Mortgage, Po Box 8807, Dayton, OH 45401-8807

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 05 2022 22:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 05 2022 22:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: laura@redbanklaw.com	Jul 05 2022 22:06:00	Liberty Savings FCU, c/o McKenna, DuPont, Higgins & Stone, 229 Broad Street, Red Bank, NJ 07701-2009
cr	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517447057	EDI: BANKAMER.COM	Jul 06 2022 02:03:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
516789705	EDI: BANKAMER.COM	Jul 06 2022 02:03:00	Bank Of America, PO Box 15222, Wilmington, DE 19886-5222
516789706	+ EDI: BANKAMER.COM	Jul 06 2022 02:03:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516789707	+ EDI: BANKAMER.COM	Jul 06 2022 02:03:00	Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413
516789708	EDI: BANKAMER.COM	Jul 06 2022 02:03:00	Bank Of america, PO Box 31785, Tampa, FL 33631-3785
516955511	+ EDI: BANKAMER2.COM	Jul 06 2022 02:03:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516789709	+ EDI: TSYS2	Jul 06 2022 02:03:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517051682	+ Email/Text: bncmail@w-legal.com		

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		Jul 05 2022 22:07:00	CAREPOINT HEALTH - PHYSICAN GSHA, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516789710	+ EDI: CAPITALONE.COM	Jul 06 2022 02:03:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516911558	EDI: CAPITALONE.COM	Jul 06 2022 02:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516949178	Email/PDF: bncnotices@becket-lee.com	Jul 05 2022 22:09:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516789711	+ EDI: CITICORP.COM	Jul 06 2022 02:03:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516789712	+ EDI: WFNNB.COM	Jul 06 2022 02:03:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516789713	+ EDI: WFNNB.COM	Jul 06 2022 02:03:00	Comenitycapital/gmstop, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516789738	+ EDI: CITICORP.COM	Jul 06 2022 02:03:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517029058	EDI: Q3G.COM	Jul 06 2022 02:03:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516789714	Email/Text: collecadminbankruptcy@fnni.com	Jul 05 2022 22:07:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
516819590	Email/Text: collecadminbankruptcy@fnni.com	Jul 05 2022 22:07:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
516789718	EDI: IRS.COM	Jul 06 2022 02:03:00	IRS, PO Box 724, Springfield, NJ 07081
516789721	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 05 2022 22:06:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517179874	Email/PDF: resurgentbknofications@resurgent.com	Jul 05 2022 22:09:41	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
517179875	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 05 2022 22:09:43	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587, LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587
517044753	Email/Text: laura@redbanklaw.com	Jul 05 2022 22:06:00	Liberty Savings Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517016511	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 05 2022 22:07:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516789723	+ EDI: NAVIENTFKASMSERV.COM	Jul 06 2022 02:03:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
516789724	+ Email/PDF: bankruptcy@ncfsi.com	Jul 05 2022 22:10:11	New Century Financial Services, 110 South Jefferson Road, Suite 104, Whippany, NJ 07981-1038
516983604	Email/Text: Bankruptcy.Notices@pnc.com	Jul 05 2022 22:06:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
516789725	Email/Text: Bankruptcy.Notices@pnc.com	Jul 05 2022 22:06:00	PNC Mortgage, PO Box 1820, Attention: B6-YM07-01-5, Dayton, OH 45401-1820
517037633	EDI: PRA.COM	Jul 06 2022 02:03:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517037584	EDI: PRA.COM	Jul 06 2022 02:03:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

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516789727	Email/Text: signed.order@pfwattorneys.com	Jul 05 2022 22:07:00	Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516789728	^ MEBN	Jul 05 2022 22:04:00	Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517051684	+ Email/Text: bncmail@w-legal.com	Jul 05 2022 22:07:00	Prosper Marketplace Inc., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516896752	EDI: Q3G.COM	Jul 06 2022 02:03:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516789729	+ Email/Text: bkdepartment@rtresolutions.com	Jul 05 2022 22:07:00	Real Time Resolutions, Attn: Bankruptcy, PO Box 36655, Dallas, TX 75235-1655
516790790	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516789730	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516789731	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516789732	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516789733	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516789734	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516789735	+ EDI: RMSC.COM	Jul 06 2022 02:03:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516875556	+ Email/Text: bncmail@w-legal.com	Jul 05 2022 22:07:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516789737	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 05 2022 22:07:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516789736	+ EDI: WTRRN BANK.COM	Jul 06 2022 02:03:00	Target, C/O Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
517014469	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 05 2022 22:07:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518301757	+ Email/Text: mtgbk@shellpointmtg.com	Jul 05 2022 22:07:00	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0675, U.S. Bank National Association, not in i, P.O. Box 10826, Greenville, SC 29603-0826
518301756	+ Email/Text: mtgbk@shellpointmtg.com	Jul 05 2022 22:07:00	U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516789720	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., IRS Special Procedure Function, 955 South Springfield Avenue, PO Box 744, Springfield, NJ 07081
516789716	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, District Counsel, District of New Jersey, One Newrak Center, Suite 1500, Newark, NJ 07102-5224

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516789719	*+	IRS Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326
516789715	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516789717	*	Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael R. DuPont	on behalf of Creditor Liberty Savings FCU dupont@redbanklaw.com lori@redbanklaw.com
Nicholas Fitzgerald	on behalf of Joint Debtor Maria Carmen P Blanquera fitz2law@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Freddie Blanquera fitz2law@gmail.com
Nicholas V. Rogers	on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Phillip Andrew Raymond	on behalf of Creditor Citibank N.A., not in its individual capacity but solely as Owner Trustee of New Residential Mortgage Loan Trust 2019-RPL2 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9